

Certificate Number: 02998-ILN-DE-033542183
Bankruptcy Case Number: 19-28687



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 11, 2019, at 5:14 o'clock PM EDT, Michael S Helmstetter completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Illinois.

Date: October 11, 2019 By: /s/Erick Clark

Name: Erick Clark

Title: Counselor